

**STATE OF WASHINGTON**



**OFFICE OF  
INSURANCE COMMISSIONER**

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON**

☐ The orders posted here are unverified electronic duplicates of the official orders actually entered. To be certain you have the official version of the order as entered, you should request a hard copy of the official version from the Commissioner's Public Disclosure Officer, Steve Carlsberg, 360-586-0691, or by e-mail: [stevec@oic.wa.gov](mailto:stevec@oic.wa.gov).

In the Matter of ) No. D 2000 - 82

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**ViaticalSettlements.Com,  
Charles S. Cole,  
and Corinne  
Harmon.**

) ORDER TO CEASE AND  
DESIST

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Pursuant to RCW 48.02.080, Viatical.Settlements.Com, Charles S. Cole, and Corinne Harman are hereby ORDERED to cease and desist from the transaction of insurance in Washington except in compliance with RCW 48.05.030, 48.15.020, and 48.17.060, and with all other laws and regulations.

THIS ORDER IS BASED UPON THE FOLLOWING GROUNDS:

ViaticalSettlements.Com, acting through Charles S. Cole and Corinne Harmon, falsely represented to the public that it was licensed to act as a viatical settlement broker in Washington, by so stating on its page on the World Wide Web, <http://viaticalsettlements.com/new/Page-Consumer-Protection.htm>. That false statement remained on the web page even after it was called to the attention of Mr. Cole and Ms. Harmon by the Commissioner.

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is

received by the Commissioner before the effective date of the Order, then the Order will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed. Please send any demand for hearing to Chief Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA 98504.

ENTERED AT OLYMPIA, WASHINGTON, this 13th day of September, 2000.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner